

The Financial Planner

The Official Newsletter of McCoy Federal Credit Union, Your Full-Service Community Credit Union
January 2014

The Financial Planner

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Website:
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60 Years & Counting!

It's our 60th Anniversary! As we enter our 60th year of service, we proudly acknowledge all of our members who have helped us reach this milestone. From the beginning, the focus of McCoy Federal Credit Union has always been to provide a wide range of affordable financial products with exceptional member service.

It's been our pleasure to serve the Central Florida Community for 60 years, and to thank you for your membership, we'll be celebrating all year long, with great rates, special events and membership contests.

Be sure to check our website and Facebook page each month for complete contest details and prize information.



McCoy Federal
Your Full-Service Community Credit Union

When McCoy Federal opened our doors 1954...

Car costs \$1,950	Milk was \$0.92 a gallon
Gasoline was \$0.29 per gallon	Postage Stamp costs \$0.03 each
Color TV was \$1,000	Stock Market was at 404
House was \$17,500	Average Annual Salary was \$4,700
Bread was \$0.17 a loaf	Minimum Wage was \$0.75 per hour

Holiday Closings

Martin Luther King, Jr. Day • Monday, January 20

Presidents' Day • Monday, February 17

EASY



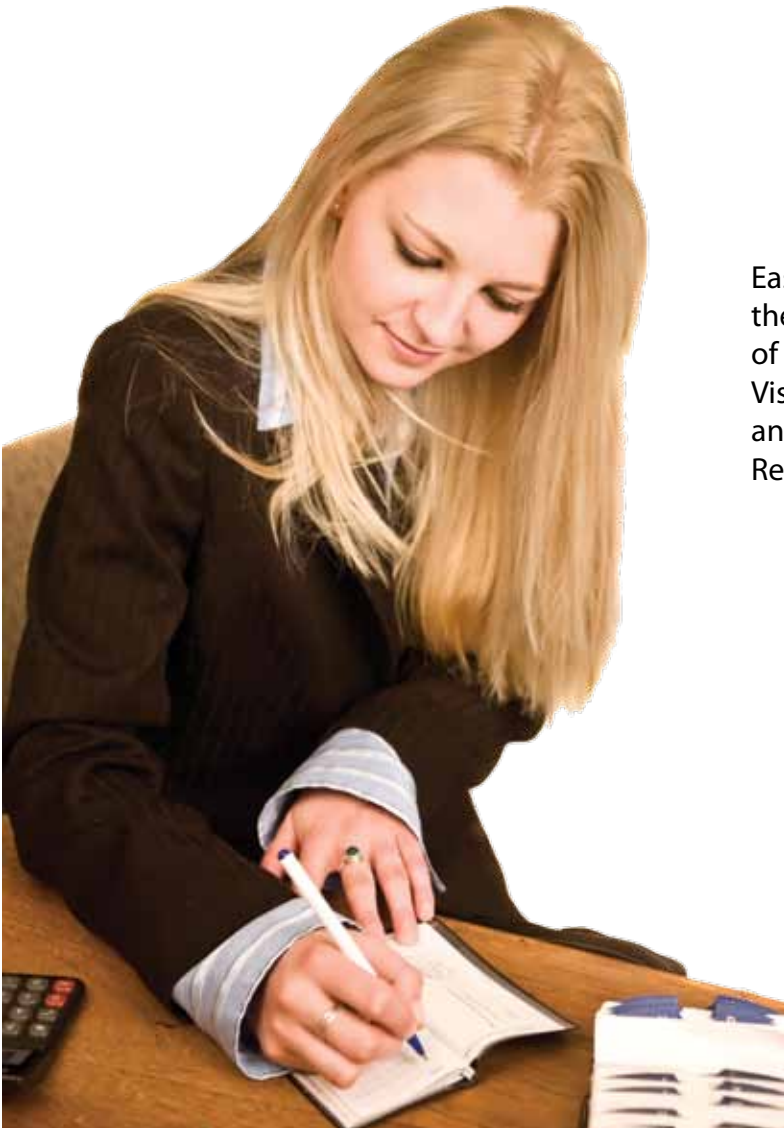
CHECKING

McCoy Federal makes affordable checking **EASY!**

Easy Checking has all the features you love without the costs! Enjoy the simplicity and convenience of FREE online banking solutions, a FREE McCoy Visa Rewards Debit Card, unlimited check writing and the freedom of having NO Minimum Balance Requirement or Monthly Service Fee.

- ✓ Unlimited Check Writing
- ✓ FREE Direct Deposit
- ✓ FREE Visa Debit REWARDS Card
- ✓ FREE online MyMcCoy
- ✓ FREE MyMcCoy Mobile
- ✓ FREE Bill Payer
- ✓ FREE audio Toni the Teller
- ✓ FREE E-Statements
- ✓ E-Notices & E-Alerts

Tired of too many fees and not enough "free" - open an Easy Checking account today!



McCoy Federal Credit Union **Annual Meeting**

Wednesday
February 19, 2014
6:30 PM

McCoy Community Room
41 W Michigan St
Orlando FL 32806





Ten Tips To Help Prevent ID Theft

Identity theft occurs when a fraudster steals your personal information, such as your Social Security Number (SSN), date of birth, mother's maiden name, and uses it to access your funds or apply for loans in your name.

Here are some tips to help prevent your identity from being stolen.

1. Know who you are speaking with! Unless you initiate the contact, never give out personal information (such as credit card account numbers, Social Security Numbers, etc.) over the phone, in person or on the Internet. Be careful when clicking on links in an email. If you're unsure if the site is legitimate, visit the website directly by typing the web address in your browser.
2. Never give your ATM card and PIN to anyone, for any reason.
3. Be watchful of shoulder-surfers at ATMs. Thieves will stand close enough to see PIN numbers punched in by users.
4. Buy a shredder and use it! Shred everything that contains personal or financial information then on before you discard.
5. Clean out your wallet, limiting the amount of IDs and credit cards you carry. Do not carry a copy of your Social Security card in your wallet.
6. Report lost or stolen checks and credit or debit cards right away to your financial institution.
7. Make sure any online credit card charges are handled through a secure site or in an encrypted mode. You'll know you're on a secure site if the Web page on which you conduct your transaction begins with *https* instead of the usual *http*.
8. Review your monthly financial statements thoroughly to make sure they are correct. Report any suspicious items to your financial institution.
9. Retrieve paper mail promptly and deposit mail with sensitive information in a secure outgoing mailbox. If there is an unexplained interruption in your mail service, contact your local post office right away. Cancel your paper bills and statements wherever possible and instead check your statements and pay bills online.
10. Order a free copy of your credit report once a year at AnnualCreditReport.com from Equifax, Experian and TransUnion. Children are also a target for ID theft, so consider pulling their reports once a year as well.

The home that love built...

The Russell Home
Holiday Fundraiser

Donations are now being accepted thru Jan 31 for the Russell Home Holiday Fundraiser at any McCoy Federal Credit Union location, or online at our website. *Thank You!*



McCoy Federal

Your Full-Service Community Credit Union

PRESORTED
STANDARD
U.S. POSTAGE
PAID
ORLANDO, FL
PERMIT NO. 1665



**McCoy Federal
Credit Union
Annual Meeting**

**Wednesday
February 19, 2014
6:30 PM**

**McCoy Community Room
41 W Michigan St
Orlando, FL 32806**

Contact Numbers (All Locations)
Telephone 407-855-5452
Toll Free 888-584-7701
(outside Orange County)

TONI-the-Teller
(24 hr. Telephone Account Access)
Telephone 407-857-8245
Toll Free 888-584-8268

**Hours of Operation
Lobby:**
Mon - Thu 9:00 am – 5:00 pm
Fri 9:00 am – 6:00 pm

Drive Thru:
Mon - Thu 8:00 am – 5:30 pm
Fri 8:00 am – 6:00 pm

**Aloma, Clermont, Lake Nona,
& Call Center**
Mon - Fri 9:00 am – 5:00 pm

VA Outpatient Clinic
Mon - Fri 8:00 am – 4:00 pm

Email: mccoy@mccoyfcu.org
Web Site: www.mccoyfcu.org

Loan Products

New Vehicles rates as low as **1.99% APR* up to 48 months**
New Auto & Truck rates as low as **2.50% APR* up to 60 months**
Used Auto & Truck rates as low as **3.00% APR* up to 60 months**
RV & Travel Trailers New: rates as low as 7.50% APR*
 Used: rates as low as 8.25% APR*
Boats New: rates as low as 6.75% APR*
 Used: rates as low as 7.50% APR*
Motorcycle New: rates as low as 5.00% APR*
 Used: rates as low as 6.00% APR*
1st Mortgage rates as low as **3.50% APR* to 10 years**
rates as low as 3.50% APR* to 15 years
rates as low as 4.50% APR* to 20 years
rates as low as 4.50% APR* to 30 years
rates as low as 4.00% APR* - 100% LTV
rates as low as 4.00% APR* - 100% LTV
2nd Mortgage rates as low as 10.00% APR*
Home Improvement rates as low as 10.50% APR*
Home Equity Loan rates as low as 12.50% APR*
Land/Lot Loans rates as low as 11.00% APR*
Line of Credit rates as low as 11.50% APR*
UCC - 1 (Household) rates as low as 11.50% APR*
Other Secured
 - Max 48 months rates as low as 11.00% APR*
Unsecured rates as low as 11.50% APR*
Share Secured 3.50% APR*
Share Cert. Secured interest rate equal to 2% above certificate rate
 or the Share Secured rate whichever is higher
Holiday/Vacation rates as low as 3.90% for up to 12 months
 rates as low as 9.50% for up to 24 months

Credit Cards

VISA Platinum: variable rate as low as **8.50% APR***
 VISA Platinum Rewards: variable rate as low as **9.50% APR***



NO Annual Fee
 Late Fee/Returned Check: Maximum of \$25 but not more than
 the minimum monthly payment. Over Limit Fee - None - account
 balance cannot exceed credit limit.
 Cash Advance: 3% (minimum of \$10)
 *Annual Percentage Rate

Share Rates: .1501% APY*

(Balances of \$50 and more)
 Anticipated dividend rate for 1st quarter 2014. Dividend rate compounded
 quarterly. A \$5.00 fee will be charged on share (savings) accounts when the
 balance falls below \$50 on the last day of the month. This will reduce the
 earnings on the share (savings) account.

IRA: .3505% APY*

Dividend rate for 1st quarter 2014. Dividend rate compounded quarterly.

MMSA, HSA & Total Business Checking: .2002% APY*
 Dividend rate as of 03-01-13 • *Annual Percentage Yield

Share Certificate Rates

Balance	6 Month	12 Month	24 Month	30 Month	36 Month	60 Month
\$1,000 - \$4,999	.2002%	.2503%	.3004%	.3506%	.5011%	.6017%
\$5,000 - \$24,999	.3506%	.4007%	.4509%	.5011%	.6519%	.7526%
\$25,000 - \$99,999	.5011%	.5514%	.6017%	.6519%	.8029%	.9037%
\$100,000 +	.6519%	.7023%	.7526%	.8029%	.9541%	1.0551%

Rates effective as of 02-12-13 • Rates shown as Annual Percentage Yield

*Annual Percentage Rate

Note: All Rates Subject To Change Without Notice

Limited Time Loan Promotions

RATES AS LOW AS

1.99 %
apr

UP TO
48 MONTHS



Restrictions apply, visit www.mccojfcu.org for full details. APR- annual percentage rate




Mortgages

as low as

3.50 %
annual percentage rate

**Fixed Rate • ZERO Points
NO Origination Fees**



Home Equity Loans

as low as

4.00 %
annual percentage rate

100% Loan to Value!

Save a trip to the branch and open your accounts online.

With McCoy Federal's new online account opening, you get the convenience of opening an account from your computer in about ten minutes. It has never been easier to enjoy the benefits of being a member.

Whether it's your first account or you're a longtime member opening additional accounts, now you can apply online.

Just click on our "Become A Member" tab on our home page to get started.

Online account opening is scheduled to start January, 13, 2014



IMPORTANT TAX FORM INFORMATION



Due to the time needed to print and process your 2013 tax forms, all forms will be mailed during the last week of January. You may find the following important tax information on your December 31, 2013 statement:

- 1. Dividends paid to you during 2013**
- 2. Interest paid on your mortgage during 2013**

**100%
ACCURATE
CALCULATIONS
GUARANTEE**

**MAXIMUM
REFUND
GUARANTEE**

**AUDIT
SUPPORT
GUARANTEE**

Do your own taxes with TurboTax

This year, take your do-it-yourself attitude one step further — do your own taxes. With TurboTax, you can be confident they'll be done right. Plus, TurboTax Federal Free Edition lets you prepare, print and e-file simple federal returns — all for FREE.

Start for FREE: www.mccoyfcu.org/promotions/turbotax.asp

See TurboTax product guarantees: <http://turbotax.intuit.com/joy/guarantees.jsp>

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